

HOME OFFICE.

DEPARTMENTAL COMMITTEE ON WORKMEN'S COMPENSATION.

Dhananjayrao Gadgil Library  
GIPE-PUNE-016317

# REPORT

OF THE

DEPARTMENTAL COMMITTEE

APPOINTED TO INQUIRE INTO THE LAW RELATING TO

# Compensation for Injuries to Workmen.

VOL. I.—REPORT & APPENDICES.

---

Presented to both Houses of Parliament by Command of His Majesty.

---



LONDON:

PRINTED FOR HIS MAJESTY'S STATIONERY OFFICE,  
BY WYMAN AND SONS, LIMITED, FETTER LANE, E.C.

And to be purchased, either directly or through any Bookseller, from  
WYMAN AND SONS, LTD., FETTER LANE, E.C.; and  
32, ABINGDON STREET, WESTMINSTER, S.W.; or  
OLIVER AND BOYD, EDINBURGH; or  
E. PONSONBY, 116, GRAFTON STREET, DUBLIN.

1904.

(Reprinted 1905.)

[Cl. 2208.]

MINUTE APPOINTING COMMITTEE.

---

I hereby appoint—

SIR KENELM DIGBY, K.C.B.,

SIR BENJAMIN BROWNE, D.C.L., Memb.Inst.C.E.,

HIS HONOUR JUDGE LUMLEY SMITH, K.C.,

CAPTAIN A. J. G. CHALMERS (of the Board of Trade), and

MR. GEORGE N. BARNES (Secretary of the Amalgamated  
Society of Engineers)

to be a Committee to enquire and report—

(a) What amendments in the law relating to compensation for injuries to workmen are necessary or desirable, and

(b) To what classes of employments, not now included in the Workmen's Compensation Acts, those Acts can properly be extended, with or without modification.

And I appoint Sir Kenelm Digby to be Chairman and Mr. Robert Reid Bannatyne, of the Home Office, to be Secretary of the Committee.

Whitehall,

(Signed) A. AKERS-DOUGLAS.

16th November, 1903.

# CONTENTS OF REPORT.

	PAGE
PREFACE . . . . .	7
<b>PART I</b>	
<b>HISTORY, SCOPE, AND WORKING OF THE WORKMEN'S COMPENSATION ACTS, 1897 AND 1900, AND THEIR RELATION TO PRE-EXISTING LAW.</b>	
SCOPE OF REFERENCE . . . . .	9
THE COMMON LAW . . . . .	9
EMPLOYERS' LIABILITY ACT, 1980 . . . . .	10
WORKMEN'S COMPENSATION ACT, 1897 . . . . .	11
Principle and Outline of Act . . . . .	12
Working of Act . . . . .	12
A. Litigation . . . . .	13
B. Safety . . . . .	22
C. Effect on Benefit Funds . . . . .	23
D. Burden on Employers . . . . .	25
E. Operation of Act as regards Workmen . . . . .	36
F. Conditions Affecting the Working of the Act . . . . .	41
<b>PART II</b>	
<b>AMENDMENT OF WORKMEN'S COMPENSATION ACTS, 1897 AND 1900.</b>	
A. GROUNDS FOR STATUTORY COMPENSATION . . . . .	44
Injury by accident . . . . .	44
"Out of and in the course of" . . . . .	46
"On or in or about" . . . . .	47
Employments within the Act . . . . .	49
Railway . . . . .	49
Factory (including "factory proper," dock, wharf, quay, warehouse, machinery, etc., and laundry worked by mechanical power) . . . . .	50
Mine . . . . .	52
Quarry . . . . .	53
Engineering Work . . . . .	53
Building . . . . .	53
B. PERSONS ENTITLED TO RECEIVE COMPENSATION . . . . .	55
Definition of "Workman" . . . . .	55
Definition of "Dependants" . . . . .	56
Persons entitled to compensation not resident in British Islands . . . . .	57
C. PERSONS LIABLE TO PAY COMPENSATION . . . . .	58
"Undertaker" and Sub-contractor . . . . .	58
D. GROUNDS ON WHICH COMPENSATION MAY BE REFUSED . . . . .	61
"Serious and Wilful Misconduct" . . . . .	61
E. AMOUNT OF COMPENSATION AND METHODS OF PAYMENT . . . . .	67
Amount payable in cases of fatal accident . . . . .	67
Payments by way of lump sums . . . . .	68
Weekly payments during incapacity . . . . .	70
First two weeks' disablement . . . . .	71
Assessment of "average weekly earnings" . . . . .	76
Meaning of "earnings" . . . . .	78
Maximum limits . . . . .	78
Compensation in case of minors . . . . .	79
Penal Compensation . . . . .	80

	PAGE
F. REVIEW, TERMINATION AND COMMUTATION OF COMPENSATION - - - -	81
Review of weekly payments on partial recovery of earning capacity - - - -	81
Principles governing reassessment - - - - -	81
Elements to be considered in ascertaining earning capacity - - - - -	83
Machinery and procedure for ascertaining earning capacity - - - - -	84
Commutation of weekly payment for lump sum - - - - -	86
G. RELATION OF REMEDIES UNDER THE WORKMEN'S COMPENSATION ACT TO REMEDIES AT COMMON LAW AND UNDER THE EMPLOYERS' LIABILITY ACT.—ELECTION OF REMEDIES - - - - -	90
Election of Remedies under Act of 1897 - - - - -	90
Consideration of proposals for checking oppressive use of alternative remedies - -	91
Suggested repeal of Section 1 (4) and procedure recommended for enforcing election of remedy - - - - -	92
H. MACHINERY FOR CARRYING OUT THE ACT - - - - -	94
Arbitration - - - - -	94
Registration of Memorandum - - - - -	95
Notice of Accident - - - - -	95
Notice of Claim - - - - -	96
Medical Referees - - - - -	97
Enforcement of Claim against Foreign Shipowner - - - - -	101
Appeals - - - - -	101
I. STATUTORY SCHEMES - - - - -	102
J. WORKMEN'S COMPENSATION ACT, 1900 - - - - -	105

### PART III.

#### PROPOSALS FOR THE EXTENSION OF THE PROVISIONS OF THE ACT OF 1897 TO OTHER EMPLOYMENTS AND FOR COGNATE LEGISLATION.

PRINCIPLES AND METHODS OF EXTENSION - - - - -	108
Universal and indiscriminate extension - - - - -	110
General extension with specific exceptions - - - - -	110
Extensions to specified industries - - - - -	111
Industries within and outside the Act - - - - -	111
Dangerous industries - - - - -	112
Small employers - - - - -	112
CLAIMS OF OUTSIDE INDUSTRIES CONSIDERED - - - - -	114
Seamen - - - - -	118
Fishermen - - - - -	118
Carriers by land and by inland navigation - - - - -	118
Workshops - - - - -	119
Factory Outworkers - - - - -	119
Shop Assistants - - - - -	120
Domestic Servants - - - - -	120
Persons employed in care of horses and locomotives - - - - -	120
Public Servants - - - - -	120
Miscellaneous Industries - - - - -	121
SECURITY FOR PAYMENT OF COMPENSATION - - - - -	121
Solvency of employers - - - - -	121
Regulation of insurance companies carrying on accident business - - - - -	121
Personal liability and compulsory insurance - - - - -	123

SUMMARY OF RECOMMENDATIONS,- - - - -	125
--------------------------------------	-----

APPENDICES, <i>see</i> LIST OF APPENDICES: - - - - -	132
--	-----

## APPENDIX A.

**Heads of Working Arrangement agreed upon between Home Office Workmen's  
Compensation Committee and Accident Offices Association.**

(1) *Basis of Calculations.*—All calculations for percentages to be made upon the combined figures of the Joint Stock Companies, Members of the Accident Offices Association, as supplied to the Board of Trade under the Assurance Companies Act, 1909.

(2) *Accounting Periods.*—Claims cost to be reviewed at the end of triennial accounting periods.

(3) *Rates of Premium.*—Rates for the first triennial period to be made by the Accident Offices Association subject to the approval of the proposed Commissioner, having regard to the benefits of the new Workmen's Compensation Act and to the experience under the old Act. The rates to be such as will produce, allowing a margin for the effect of increased benefits upon claims settlements, a possible period of bad trade, a fall in wages, less inducement to return to employment, and other possibilities which it is difficult to estimate or foresee, as nearly as possible and practicable a loss ratio in each trade or if and when necessary or advisable group or groups of trades of 70 per cent., any surplus or deficiency to be taken into account in fixing the rates for the next triennial period, all subsequent triennial reviews of rates to be made by the Commissioner acting on the advice of an Advisory Committee to be appointed by the proposed Commissioner upon which the Accident Offices Association will have the right of equal representation, any overhead surplus or deficiency to be refunded to, or by, the Insurance Companies, as the case may be, provision for which shall be made in the calculation of premium rates for the next triennial period. In the event of a disagreement between the proposed Commissioner and the Accident Offices Association the issue between the parties to be referred to an Arbitrator to be agreed upon between them or in default of agreement to be nominated by the Lord Chief Justice.

(4) *Loss Ratio.*—The pure cost to be 70 per cent.; the balance remaining to cover commission, expenses, and profit, if any, subject, however, to the provision in Clause 5 and also to the condition that if after the first or any subsequent 3 years the combined gross premiums of the Accident Offices Association show an increase over the corresponding figures for the year 1920, the loss ratio shall be increased in the following scales:—

	Per cent.
(i) If there is an increase of premiums which exceeds 25 per cent. but not 33½ per cent. ... ..	71

	Per cent.
(ii) If there is an increase of premiums which exceeds 33½ per cent. but not 50 per cent. ... ..	72
(iii) If there is an increase of premiums which exceeds 50 per cent. ... ..	72½

provided that the amount of the balance remaining under any grade shall not be less than the maximum of the grade preceding it.

(5) If at the end of the first or any subsequent period of 3 years it can be established to the satisfaction of the Commissioner that the actual and reasonable working expenses of Insurance Companies have so altered as to make the foregoing percentages of loss ratio impracticable or excessive, the Commissioner shall adjust the same in such manner as shall be equitable, with right of arbitration, as before mentioned, in case of dispute.

(6) *No declinatures.*—Such arrangements will be made with the Members of the Accident Offices Association as will provide that (subject to paragraph 10 of this Memorandum) no person requiring to insure shall be unable to obtain insurance.

(7) *Agents' Commission or Discount.*—A graduated scale of commission to be adopted and to be inserted in the Act or in the Rules and Regulations thereunder, which will produce, as nearly as possible, 5 per cent. overhead, inclusive of brokerage, postage and all out-of-pocket and incidental expenses.

(8) *Losses.*—In arriving at claims results the Companies to take into account paid and outstanding losses arrived at in accordance with an agreed method to apply to all Insurers, including Mutuals, and 45 per cent. of the premium as a reserve for unexpired risks.

(9) *Accident Prevention.*—For the purpose of encouraging Accident Prevention, the Members of the Accident Offices Association will co-operate with the proposed Commissioner in bringing gradually into being a system of discounts from normal rates in consideration of approved safety devices or provisions.

(10) *General.*—No terms more favourable than these shall be granted to any Insurer other than a Self-Insurer, not a Member of the Accident Offices Association.

(11) Act to provide for temporary modifications during transition stage.

(12) The proposed Commissioner generally to have the power after consultation with the Advisory Committee at his discretion to make such modifications as may be equitable for the purpose of giving effect to the principles contained in the foregoing arrangements.

## APPENDIX B.

## LIST OF WITNESSES.

Name.	Bodies represented.	Minutes of Evidence (Nos. of Questions).
Allsop, Mr. C. F. ... ..	Furness, Withy & Co., Ltd. ... ..	13901-14357.
Anderson, Dr. G. C. ... ..	Deputy Medical Secretary to the British Medical Association.	20097-20427.
Appleton, Mr. W. A., C.B.E. ... ..	Secretary of the General Federation of Trade Unions ...	3477-3855.
Askew, Mr. F., J.P. ... ..	Joint Committee of Approved Societies ... ..	9909-10157.
Ayles, Mr. S. S. ... ..	Finance Department, Ministry of Munitions ... ..	374-610.
Baird, Mr. A. C. ... ..	Secretary for the Scottish Conference of Friendly and Approved Societies.	8074-8414 ; 13138-13353.
Baker, Mr. J. ... ..	Member of the National Executive Committee of the Miners' Federation of Great Britain.	2093-2235.
Barker, Mr. G. ... ..	Member of the National Executive Committee of the Miners' Federation of Great Britain.	1908-2092.
Beale, Mr. H. K. ... ..	Solicitor to the Midland Railway Company ... ..	8905-9176.
Bellhouse, Mr. G., C.B.E. ... ..	One of H.M. Deputy Chief Inspectors of Factories ...	22195-22426.
Binns, Mr. G. J. ... ..	Mining Association of Great Britain. (General Manager of the Midland Colliery Owners' Mutual Indemnity Co., Ltd.)	5338-5582.
Birch, Mr. W. H. ... ..	London Motor Cab Proprietors' Association ... ..	22721-22819.
Blackburne, Mr. R. F. ... ..	Dublin United Trades Council and Labour League ...	9564-9908.
Bone, Dr. J. W. ... ..	British Medical Association ... ..	20097-20427.
Booth, Mr. G. W. ... ..	Director and Secretary of Messrs. J. Lyons & Co., Ltd.	15480-15791
Bray, His Honour Judge Sir Edward ...	Committee of the Council of County Court Judges ...	14995-15260
Brett, Mr. Michael ... ..	Secretary of the Shipping Federation ... ..	23126-23330.
Bullock, Mr. C. E. ... ..	Chairman of the British Pottery Manufacturers' Federation.	18637-18827.
Bunning, Mr. G. H. Stuart, O.B.E., J.P.	Chairman of the Parliamentary Committee of the Trades Union Congress.	1191-1574.
Cahill, Mr. M. F. ... ..	United Kingdom Association of Multiple Shop Proprietors.	13537-13601.
Carr, Mr. A. ... ..	National Amalgamation of Biscuit Manufacturers (Chairman, Peak Frean & Co., Ltd.): also on behalf of Manufacturers' Section of the London Chamber of Commerce.	13602-13900.
Chatterton, Mr. G. ... ..	Accident Claims Inspector of the Federation of Master Cotton Spinners' Associations.	20947-20989.
Chorlton, Mr. S. ... ..	Assistant General Secretary of the National Union of Railwaymen.	2523-2998.
Collis, Prof. E. L., M.D. ... ..	Chair of Preventive Medicine at the University College of South Wales.	12076-12393.
Cooper, Mr. R. W. ... ..	Mining Association of Great Britain. (Solicitor of the Durham Colliery Owners' and the Northumberland Coal Owners' Mutual Protection Associations.)	5933-6175.
Crinion, Mr. J., J.P. ... ..	President of the Amalgamation of Card and Blowing Room Operatives.	4047-4195.
Currie, Sir James, C.M.G. ... ..	Controller, Training Department, Ministry of Labour...	23331-23422.
Davidson, Mr. J. T. ... ..	National Federation of Building Trades Employers of Great Britain and Ireland.	17259-17545.
Daly, Mr. P. T. ... ..	Secretary of the Dublin United Trades Council and Labour League.	9564-9908.
Dearden, Dr. W. F., M.B.C.S., L.R.C.P., D.P.H., J.P.	Association of Certifying Factory Surgeons ... ..	22427-22720.
Dodd, Mr. S. H. ... ..	Deputy Secretary of the British Pottery Manufacturers' Federation.	18637-18827.
Dove, Mr. F. L., D.L., L.O.C., F.I.O.B.	President of the National Federation of Building Trades Employers of Great Britain and Ireland.	17259-17545.
Duffy, Mr. T. Gavan ... ..	General Secretary of the Cumberland Iron Ore Miners and Kindred Trades Association.	13354-13536A.
Dutfield, Mr. G. A. ... ..	President of the National Alliance of Commercial Road Transport Associations and Federations.	17017-17258.
Fenner, Mr. L. P. ... ..	Chairman of the National Herring Fisheries Protection Association.	23459-23633.
Flake, Mr. W. H., O.B.E. ... ..	Joint Managing Director of Messrs. Boulton & Paul, Ltd. (Engineers, Contractors and Manufacturers), Norwich.	15792-15981.
Foster, Mr. T. ... ..	Secretary of the Darlington Joint Committee under Workmen's Compensation (Silicosis) Act.	12943-13137.
Gallacher, Mr. H. ... ..	Financial Secretary of the Lanarkshire Miners' County Union.	10747-11067A.
Gibb, Brig.-Genl. Sir Alexander, K.B.E., C.B.	Formerly Managing Director of Easton, Gibb & Son, Ltd. (Public Works Contractors).	1668-1907.
Gilbert, Mr. B. ... ..	Secretary of the Industrial Orthopædic Society ... ..	21990-22194.
Gillhespy, Mr. W. E. ... ..	Mining Association of Great Britain. (General Manager of the Yorkshire Coalowners' Mutual Indemnity Co., Ltd.)	5583-5740.
Gray, Mr. H. E. ... ..	Mining Association of Great Britain. (Chairman of the Monmouthshire and South Wales Employers' Mutual Indemnity Society, Ltd.)	5010-5337.
Gray, Mr. W. E. ... ..	Accident Offices Association ... ..	17546-18246 ; 18924-18963.
Grieve, Mr. J. ... ..	Member of the Executive Committee of Scottish Conference of Friendly and Approved Societies.	13138-13353.

Name.	Bodies represented.	Minutes of Evidence (Nos. of Questions).
Hackforth, Mr. E. ... ..	Deputy Controller of the Insurance Department, Ministry of Health.	21375-21714.
Hall, Mr. F. ... ..	Miners' Federation of Great Britain ... ..	2236-2359.
Hall, Mr. W. ... ..	Sir W. G. Armstrong, Whitworth & Co., Ltd. ... ..	7780-8035.
Halliday, Mr. H. ... ..	Secretary of the Employers' National Council for the Clay Industries.	16497-16836.
Henson, Mr. J. ... ..	National Sailors' and Firemen's Union ... ..	2360-2522.
Hibbert, Mr. E. ... ..	Lancashire and Cheshire Miners' Permanent Relief Society.	12394-12698.
Hickson, Mr. O. ... ..	Optical Manufacturers' Mutual Insurance Association, Ltd.	8696-8876.
Hobson, Mr. A. J. ... ..	Senior Vice-President of the Association of British Chambers of Commerce.	14648-14840.
Holland, Mr. J. ... ..	Chairman of the Refractories Industries Compensation Fund, Ltd.	11068-11414.
Hooper, Mr. W. L. ... ..	President of the National Union of British Fishermen	21809-21989.
Hore, Mr., C.F.A., C.B. ... ..	Assistant Secretary to the Ministry of Pensions ... ..	12699-12942.
Houghton, Mr. J. ... ..	Secretary of the Scottish Union of Dock Labourers ... ..	1-370.
Ibbs, Mr. H. E. ... ..	National Gas Council. (Accountant of the Gas, Light and Coke Company.)	4469-4796.
Johnstone, Mr. J. ... ..	Mining Association of Great Britain. (General Manager and Secretary of the Scottish Mineowners' Defence and Mutual Insurance Association, Ltd.)	6176-6363.
Judson, Mr. E., J.P. ... ..	President of the Amalgamated Association of Operative Cotton Spinners.	11900-12075.
Knowles, Mr. C. M., LL.B. ... ..	Barrister-at-Law ... ..	933-1190A ; 1575-1667 ; 8036-8073.
Lanham, Mr. G. ... ..	Claims Assessor for the Ocean Accident and Guarantee Corporation ; also on behalf of Accident Offices Association.	16238-16496.
Lawrence, Miss S. ... ..	National Federation of Women Workers ... ..	611-932.
Leech, Mr. A. H. ... ..	Mining Association of Great Britain. (General Manager of the Northern Employers' Mutual Indemnity Co., Ltd.)	5741-5932.
Lemon, Mr. E. ... ..	General Manager of the Midland Employers' Mutual Assurance, Ltd.	7403-7779.
Letta, Mr. H. J. ... ..	Corporation of Insurance Brokers (representing Messrs. Price, Forbes and Co., Ltd., London).	15982-16237
Light, Mr. G. M. ... ..	Registrar, Whitechapel County Court ... ..	10536-10746A.
Lock, His Honour Judge B. Fossett ... ..	County Court Judge for Hull Circuit ... ..	6364-6808.
Lovatt, Mr. T. Wilson ... ..	Member of the Council of the Federation of Civil Engineers.	19640-19766.
Lovell, Mr. H. B. ... ..	Assistant Secretary of the Agricultural Labourers' and Rural Workers' Union.	15261-15479.
Lowe, Mr. A. L., C.B.E. ... ..	President of the Association of County Court Registrars. (Registrar, Birmingham County Court.)	9177-9531.
Macnaughton, Mr. J. ... ..	Manufacturers' Section of the Glasgow Chamber of Commerce ; also on behalf of Employers' Federation of Paper Makers.	18247-18530.
Martley, Mr. W. G. ... ..	Secretary of the Charity Organization Society ... ..	18531-18636.
Mason, Mr. C. U. ... ..	Optical Manufacturers' Mutual Insurance Association, Ltd.	8877-8904.
McVey, Mr. C. ... ..	National Sailors' and Firemen's Union ... ..	2360-2522
Mitton, Mr. H. E. ... ..	On behalf of Colliery Companies not belonging to Mutual Indemnity Associations.	6809-7080.
Neill, Mr. T., J.P. ... ..	National Conference of Industrial Assurance Approved Societies. (Chairman and Chief Executive Officer, National Amalgamated Approved Society.)	8415-8695
Ogden, Mr. J. W., J.P. ... ..	Amalgamated Weavers' Association, Accrington ... ..	11415-11522.
O'Shaughnessy, The Rt. Hon. T. L., P.C. (Ireland), K.C. ... ..	Recorder of Dublin ... ..	23423-23458.
Owner, Mr. J. ... ..	One of H.M. Inspectors of Factories ... ..	18828-18923.
Pantling, Mr. E. K. ... ..	Assistant Secretary of the Industrial Orthopaedic Society.	21990-22194.
Pickstone, Mr. C. H. ... ..	Association of County Court Registrars. (Registrar, Bury County Court.)	9532-9563.
Pooley, Mr. G. H., F.R.C.S., L.R.C.P. ... ..	Medical Referee under Workmen's Compensation Act	19767-20096.
Rimmer, Mr. E. J. ... ..	Secretary of the Federation of Civil Engineering Contractors.	19640-19766.
Riseley, Mr. A. H. ... ..	Corporation of Insurance Brokers. (Member of Messrs. H. Riseley and Sons, Bristol.)	15982-16237.
Robertson, Mr. G. Stuart, K.O. ... ..	Chief Registrar of Friendly Societies ... ..	22820-22952.
Robertson, Mr. J. T. ... ..	Messrs. Harland and Wolff, Ltd. (Shipbuilders and Engineers), of Belfast.	7082-7402.
Robinson, Mr. P. J. H. ... ..	Percy Robinson and Co. (Solicitors), acting for certain Guardians of the Poor and for the National Society for Prevention of Cruelty to Children.	11523-11769.
Ruegg, His Honour Judge A. H., K.C. ... ..	Council of County Court Judges ... ..	10158-10535.
Saxton, Mr. J., C.B.E., J.P., M.P. ... ..	Trades Union Congress Parliamentary Committee ... ..	3856-4046.
Shaw, Mr. W. ... ..	Chairman of the Scottish Trades Union Congress ... ..	1-370.
Shennan, Mr. Hay ... ..	Association of Sheriffs Substitute. (Sheriff Substitute of Lanarkshire at Hamilton.)	21049-21374.
Simpson, Mr. R. ... ..	Secretary of the Scottish Shale Miners' Association ... ..	1-370.
Smith, Mr. A. ... ..	Parliamentary Secretary to the United Vehicle Workers	21715-21808.
Smith, Mr. F. ... ..	Federation of Engineering and Shipbuilding Trades ... ..	2599-3079.

Name.	Bodies represented.	Minutes of Evidence (Nos. of Questions).
Smith, Mr. T. May ... ..	Director of Messrs. A Boake, Roberts and Co., Ltd., Wholesale Chemical Manufacturers, Stratford.	14358-14647.
Smith, Mr. W. J. ... ..	Staff Clerk in charge of the Insurance Branch of the Board of Trade.	11770-11899.
Spencer, Mr. H. ... ..	Bradford District Manufacturers' Federation: Woollen and Worsted Trades Federation.	14841-14994.
Stone, Mr. E. C. ... ..	Attorney-at-law, Lexington, Massachusetts, U.S.A. ...	18964-19639.
Stone, Mr. G., B.A., LL.B. ... ..	Formerly Deputy Head of the Production Branch of Coal Mines Dept.; Secretary to Controller's Advisory Board; and Assistant Secretary to the Coal Industry Commission.	4797-5009.
Taylor, Mr. J. ... ..	Solicitor to the Federation of Master Cotton Spinners' Associations, Ltd., and the Cotton Trade Insurance Association, Ltd.	20679-20946.
Townley, Mr. J. H. ... ..	Claims Inspector for the Cotton Trade Insurance Association, Limited.	20990-21048.
Walker, Mr. R. B. ... ..	Member of the Parliamentary Committee of the Trades Union Congress.	20428-20678.
Wall, Col E.F. ... ..	British Sugar Refiners' Association. (A Managing Director of Messrs. Henry Tate & Sons, Ltd.)	16837-17016.
Whitaker, Mr. J. Smith, M.B.C.S., L.R.C.P.	Senior Medical Officer of the Ministry of Health ...	22953-23125.
Whittle, Mr. J. ... ..	Solicitor to various Trade Unions ... ..	3080-3476.
Wilson, Mr. J. ... ..	Executive Officer of the Amalgamated Society of Engineers.	4196-4468.
Worley, Mr. A., C.B.E....	Accident Offices Association ... ..	17546-18246 ; 18924-18963.
Wright, Mr. T. A. ... ..	Sir W. G. Armstrong, Whitworth & Co., Ltd. ... ..	7780-8035.